

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenya S. Starkes  
Debtor

Case No. 20-00355-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 309I

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db +Kenya S. Starkes, 316 Clearview Drive, Long Pond, PA 18334-7730  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
5296785 +Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027  
5296790 M & T Bank, PO Box 619063, Dallas, TX 75261-9063  
5296792 New York-Presbyterian/Weill Cornell, P.O. Box 28898, New York, NY 10087-8898  
5296797 +WF/Bobs Discount Furn, P.O. Box 14517, Des Moines, IA 50306-3517  
5296796 +Westmed Medical Group, P.O. Box 417146, Boston, MA 02241-7146  
5296799 +Yale New Haven Health, P.O. Box 120019, Stamford, CT 06912-0019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: donna.kau@pocono-lawyers.com Mar 20 2020 19:35:38 Timothy B. Fisher, II,  
Fisher and Fisher Law Offices, PO Box 396, 525 Main Street, Gouldsboro, PA 18424  
tr +E-mail/Text: dehartstaff@pamd13trustee.com Mar 20 2020 19:36:41  
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 20 2020 19:36:21 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5296783 EDI: AMEREXPR.COM Mar 20 2020 23:23:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
5296784 +EDI: TSYS2.COM Mar 20 2020 23:23:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
5296786 +EDI: CAPITALONE.COM Mar 20 2020 23:23:00 Capital One Bank (USA), N.A., 4851 Cox Road,  
Glen Allen, VA 23060-6293  
5296787 +EDI: WFNBNB.COM Mar 20 2020 23:23:00 Comenity Bank/ VCTRSSEC, P.O. Box 182789,  
Columbus, OH 43218-2789  
5296788 +EDI: WFNBNB.COM Mar 20 2020 23:23:00 Comenity Capital/Zales, P.O. Box 182120,  
Columbus, OH 43218-2120  
5296789 +E-mail/Text: electronicbkydocs@nelnet.net Mar 20 2020 19:36:24 Dept of Education/Nelnet,  
PO Box 82561, Lincoln, NE 68501-2561  
5296791 +EDI: NAVIENTFKASMSERV.COM Mar 20 2020 23:18:00 Navient, 123 Justison Street, 3rd Floor,  
Wilmington, DE 19801-5363  
5296793 +E-mail/Text: bnc@nordstrom.com Mar 20 2020 19:35:51 NordstromTDBank USA,  
13531 E Caley Avenue, Englewood, CO 80111-6504  
5296794 +EDI: WTRRNBNB.COM Mar 20 2020 23:23:00 TD Bank USA/Target Credit, P.O. Box 673,  
Minneapolis, MN 55440-0673  
5296795 +EDI: VERIZONCOMB.COM Mar 20 2020 23:18:00 Verizon, PO Box 650584, Dallas, TX 75265-0584  
5296798 +E-mail/Text: aarenas@wphospital.org Mar 20 2020 19:36:49 White Plains Hospital,  
41 E Post Road, White Plains, NY 10601-4699

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Timothy B. Fisher, II on behalf of Debtor 1 Kenya S. Starkes donna.kau@pocono-lawyers.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	<b>Kenya S. Starkes</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Middle District of Pennsylvania		
Case number:	5:20-bk-00355-RNO		
Social Security number or ITIN: xxx-xx-4018		EIN: --_-----	
Social Security number or ITIN: -----		EIN: --_-----	
Date case filed in chapter:		7	1/31/20
Date case converted to chapter:		13	3/16/20

## Official Form 309I

# Notice of Chapter 13 Bankruptcy Case

9/19

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kenya S. Starkes	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	316 Clearview Drive Long Pond, PA 18334	
<b>4. Debtor's attorney</b> Name and address	Timothy B. Fisher II Fisher and Fisher Law Offices PO Box 396 525 Main Street Gouldsboro, PA 18424	Contact phone 570 842-2753 Email: donna.kau@pocono-lawyers.com
<b>5. Bankruptcy trustee</b> Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 3/20/20

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

